



**Office of the Attorney General  
Paul G. Summers**

**Department of Commerce and Insurance  
Commissioner Paula Flowers**

**NEWS RELEASE**

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**ATTORNEY GENERAL WARNS CONSUMERS TO PROTECT  
AGAINST IDENTITY THEFT**

In today's world of technology, thieves have a much easier time using other people's good credit to commit fraud. Tennessee Attorney General Paul G. Summers and Mary Clement, Director of the Division of Consumer Affairs, encourage Tennesseans to protect themselves against identity theft.

Identity theft is the act of using a person's personal information to make purchases, obtain credit, get loans, access bank accounts, rent property, obtain employment or commit crimes. This occurs so often that you may already be a victim. Consumers usually find out too late that someone else has maxed out their credit cards.

"Even if you had no knowledge of purchases made with your personal information, your credit history is affected" Attorney General Summers said. "There are no guarantees, but you can minimize the risk to protect your personal information."

Pay attention when you share personal information with others. Never give out Social Security Numbers or credit card account numbers over the telephone unless you know the person or company on the other end of the line.

Do not use personal information to register to win a prize. Be extremely careful if you receive a call or an e-mail from someone indicating they want to "verify" a purchase or an account.

Photocopy all the contents of your wallet and keep in secure location. If your wallet is stolen, you will need to notify the bank or issuer of each credit card as soon as possible. Each credit card has a customer service telephone number printed on it. Do not carry identification containing sensitive information, such as your Social Security Number, unless absolutely necessary.

Review your billing records regularly and watch for charges you didn't authorize. A missing credit card bill could mean an identity thief has taken over your credit card account and changed the address to cover his or her tracks.

Finally, be aware when using automated teller machines. Always be familiar with your surroundings. Guard against people trying to observe your private ATM personal information number. Use your free hand to shield the keypad. Also, do not use cordless telephones to conduct sensitive financial business. Eavesdroppers may be able to overhear your conversations.

"The amount of time it takes to recover one's good credit resulting from identity theft can take an emotional toll on consumers," Mary Clement said. "It is also a very lengthy process to recapture money lost. Consumers should make sure they do all they can to protect their personal information by shredding documents before you trash them. If you have been a victim of identity theft, please contact the Division of Consumer Affairs at [www.state.tn.us/consumer](http://www.state.tn.us/consumer) or call 1-800-342-8385."

If you are a victim, notify police, the bank or credit card issuer immediately. Finally, notify the three major credit reporting agencies (Equifax, Experian and Trans Union) and place a fraud alert on your name and Social Security Number. Sometimes an identity thief can strike even when you are being very careful.

\*Equifax:

1-800-525-6285 (report fraud)

1-800-685-1111 (to order credit report)

\*Experian:

1-888-EXPERIAN (to report fraud or order credit report)

\*Trans Union:

1-800-680-7289 (to report fraud)

1-800-916-8800 (to order credit report)

The federal government provides valuable information and steps to take in reporting and resolving the crime at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).